

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

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:  
FEDERAL HOUSING FINANCE AGENCY, etc.,  
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Plaintiff,  
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:

v.  
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:

JPMORGAN CHASE & CO., et al.,  
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:

Defendants.  
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:  
FEDERAL HOUSING FINANCE AGENCY, etc.,  
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Plaintiff,  
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:

v.  
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:

HSBC NORTH AMERICA HOLDINGS, INC., et al.,  
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:

Defendants.  
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:  
FEDERAL HOUSING FINANCE AGENCY, etc.,  
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Plaintiff,  
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v.  
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BARCLAYS BANK PLC, et al.,  
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Defendants.  
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:  
FEDERAL HOUSING FINANCE AGENCY, etc.,  
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:

Plaintiff,  
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:

v.  
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DEUTSCHE BANK AG, et al.,  
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Defendants.  
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11 Civ. 6188 (DLC)

11 Civ. 6189 (DLC)

11 Civ. 6190 (DLC)

11 Civ. 6192 (DLC)

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FEDERAL HOUSING FINANCE AGENCY, etc.,	:	
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Plaintiff,	:	11 Civ. 6193 (DLC)
v.	:	
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FIRST HORIZON NATIONAL CORP., et al.,	:	
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Defendants.	:	
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FEDERAL HOUSING FINANCE AGENCY, etc.,	:	
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Plaintiff,	:	11 Civ. 6195 (DLC)
v.	:	
	:	
BANK OF AMERICA CORP., et al.,	:	
	:	
Defendants.	:	
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FEDERAL HOUSING FINANCE AGENCY, etc.,	:	
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Plaintiff,	:	11 Civ. 6196 (DLC)
v.	:	
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CITIGROUP INC., et al.,	:	
	:	
Defendants.	:	
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FEDERAL HOUSING FINANCE AGENCY, etc.,	:	
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Plaintiff,	:	11 Civ. 6198 (DLC)
v.	:	
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GOLDMAN, SACHS & CO., et al.,	:	
	:	
Defendants.	:	
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FEDERAL HOUSING FINANCE AGENCY, etc., :  
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Plaintiff, : 11 Civ. 6200 (DLC)  
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v. :  
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CREDIT SUISSE HOLDINGS (USA), INC., et al., :  
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Defendants. :  
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FEDERAL HOUSING FINANCE AGENCY, etc., :  
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Plaintiff, : 11 Civ. 6201 (DLC)  
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v. :  
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NOMURA HOLDING AMERICA, INC., et al., :  
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Defendants. :  
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FEDERAL HOUSING FINANCE AGENCY, etc., :  
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Plaintiff, : 11 Civ. 6202 (DLC)  
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v. :  
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MERRILL LYNCH & CO., INC., et al., :  
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Defendants. :  
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FEDERAL HOUSING FINANCE AGENCY, etc., :  
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Plaintiff, : 11 Civ. 6203 (DLC)  
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v. :  
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SG AMERICAS, INC., et al., :  
:  
Defendants. :  
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FEDERAL HOUSING FINANCE AGENCY, etc.,	:	
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Plaintiff,	:	11 Civ. 6739 (DLC)
v.	:	
MORGAN STANLEY, et al.,	:	
	:	
Defendants.	:	
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FEDERAL HOUSING FINANCE AGENCY, etc.,	:	
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Plaintiff,	:	11 Civ. 7010 (DLC)
v.	:	
ALLY FINANCIAL INC., et al.,	:	
	:	
Defendants.	:	
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FEDERAL HOUSING FINANCE AGENCY, etc.,	:	
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Plaintiff,	:	11 Civ. 7048 (DLC)
v.	:	
GENERAL ELECTRIC COMPANY, et al.,	:	
	:	
Defendants.	:	
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**DECLARATION OF LAUREN A. MOSKOWITZ IN FURTHER SUPPORT OF  
DEFENDANTS' PRELIMINARY *DAUBERT* MOTION TO EXCLUDE THE  
OCTOBER 10, 2012 EXPERT REPORT OF CHARLES D. COWAN, Ph.D.**

I, Lauren A. Moskowitz, declare as follows:

1. I am an associate at the law firm of Cravath, Swaine & Moore LLP, counsel to the Credit Suisse Defendants in certain of the above-captioned proceedings.
2. I submit this declaration in further support of Defendants' Preliminary *Daubert* Motion to Exclude the October 10, 2012 Expert Report of Charles D. Cowan, Ph.D.
3. Attached hereto as Exhibit 1 is a true and correct copy of excerpted pages from the Offering Documents for Bear Stearns Alt-A Trust, Mortgage Pass-Through Certificates, Series 2006-4.
4. Attached hereto as Exhibit 2 is a true and correct copy of excerpted pages from the Offering Documents for Home Equity Mortgage Pass-Through Certificates, Series 2006-6.
5. Attached hereto as Exhibit 3 is a true and correct copy of excerpted pages from the Offering Documents for Mortgage Pass-Through Certificates, Series 2006-AA1.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on November 16, 2012.

  
Lauren A. Moskowitz